maryland health

Make the Most of Your Coverage

Find a Doctor in Your Plan

Quick Tips:

- You will pay the lowest costs for services when you see an "in-network" doctor.
- Call your insurance company or look on its website.
- Use the <u>provider search</u> to find doctors near you who accept your insurance.
- Call the doctor's office to be sure he or she accepts your insurance.

Try IT!

- 1. Open Internet browser
- 2. Type https://providersearch.crisphealth.org into browser
- 3. Type **Provider Name** or Select **County**
- 4. Click Search



Using Your New Coverage

Tell your doctor:

- "I am a new patient"
- "My insurance plan is ______"

Prepare for the first visit. Bring your:

Medicine List



Insurance Card



Copayment



During your appointment

- Explain your symptoms
- Provide health history
- Mention allergies or problems with medicines

After your appointment

- Always follow your doctor's instructions
- Call if you DO NOT understand instructions after you get home
- Talk with your doctor or pharmacist before you stop any prescribed medication
- Call if symptoms worsen
- Make appointment for test or specialist if needed
- Call your doctor's office to find out test results

Be sure to pay your bill on time.

Learn more about making payments

maryland health

Make the Most of Your Coverage

Healthy Habits

Get regular check-ups

- Many check-ups, shots and screenings are covered at no cost to you.
- A regular check-up is a good time to talk with your doctor about how you can become healthier. Your provider may have ways to help you achieve your health goals.

Put your health first

- Make time for exercise, relaxation, and regular check-ups with your provider.
- Learn more about what you can do to stay healthy, and share what you learn with your family and friends.

Keep track of your health information:



Understand Your Insurance Plan

Quick Tips:

• All private health plans must offer (at a minimum) core benefits like doctor visits, hospitalization and maternity care. See all services that must be covered.

Know what check-ups and health services your plan covers:

- Visit your insurance company's website or review any information mailed for what your plan covers.
- <u>See details</u> of your plan coverage and costs.
- Call your insurer directly to find out what is covered. Have your plan information available.
- Review any coverage materials that your insurance company mailed to you.

Understand words and phrases that are used by your health insurance plan:

- Common words that may affect how much you will pay for services are <u>deductible</u>, <u>coinsurance</u>, <u>network</u>, and <u>copayment</u> (<u>copay</u>).
- See our full glossary.

maryland health

Make the Most of Your Coverage

Marylanders in Medicaid and MCHP

Newly enrolled in Medicaid or MCHP? What's next:



- You will receive a red and white card and an enrollment packet in the mail within 14 days.
 - Do not throw away this card.
- When you receive your enrollment packet in the mail, you will:
 - o Find out from your doctors which managed care organization (MCO) plans they accept
 - o Pick an MCO to provide your care. If you do not pick an MCO, the state will pick one for you.

What benefits are covered?

Your MCO covers these services and more:

- Visits to the doctor, including regular check-ups
- Pregnancy care
- Family planning and birth control
- Prescription drugs
- Hospital services
- Emergency services
- Primary mental health services through your doctor

Maryland Children's Health Program (MCHP) gives full health benefits for children up to age 19.

Benefits for children include these and more:

- Doctor visits (well and sick care)
- Hospital care
- Lab work and tests
- Dental care and vision care
- Immunizations (shots)
- Prescription medicines
- Transportation to medical appointments

Find a Doctor Who Accepts Medicaid or MCHP

Quick Tips:

- Use our provider search: https://providersearch.crisphealth.org/
- When you make a doctor's appointment, let them know you are enrolled in Medicaid or CHIP, or give them the name of your MCO.

Compare MCOs:

- AMERIGROUP Community Care
- Maryland Physicians Care
- Priority Partners
- UnitedHealthcare

- Jai Medical Systems
- MedStar Family Choice
- Riverside Health of Maryland

Try IT!

- Open Internet browser
- 2. Type https://providersearch.crisphealth.org into browser
- Type Providers Name or
- 4. Select County
- 5. Click Search





Make the Most of Your Coverage

What If I'm Not Covered Yet?

Open enrollment begins Nov. 15

Learn if you could still get covered and how to enroll

After Open Enrollment, you can still enroll in private coverage through Maryland Health Connection or change your current plan if you have a <u>qualifying event</u>. Examples include:

- Giving birth or adopting a child
- Change in income
- Losing your current coverage

Medicaid enrollment continues year-round. If you <u>qualify for Medicaid</u>, apply at <u>MarylandHealthConnection.gov</u>



Get Help

- Call us toll-free at 855-642-8572 (TTY 855-642-8573)
- Find your local consumer assistance organization
- Authorized insurance brokers

Share Your Story

Tell us how getting covered has helped you!

<u>Share Your Story</u>





Use hashtag #GetCoveredMD



Share Your Story